

1 1. In a computer system maintained by an account issuer, a method for
2 executing a financial transaction using an account having an associated limited-use account
3 number and an associated transaction card, comprising the acts of:

4 issuing a limited-use account number associated with the account, the
5 limited-use account number remaining inactive until the account holder requests
6 activation thereof;

7 in response to the account holder using the transaction card to initiate
8 communication with the computer system, receiving said communication, wherein
9 said communication represents a request for activation of the limited-use number;

10 activating the limited-use account number in response to said
11 communication;

12 transferring funds from the account in response to the account holder
13 making an authorization using the limited-use number; and

14 deactivating the limited-use account number such that the deactivated
15 limited-use account number cannot be used to transfer funds until another request
16 for activation is made by the account holder.

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18 2. A method as defined in claim 1, wherein the act of deactivating the limited-
19 use account number is conducted upon expiration of a specified period of time that begins
20 when the act of activating the limited-use account number is conducted.

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22 3. A method as defined in claim 1, wherein the act of deactivating the limited-
23 use account number is conducted after the act of transferring funds from the account is
24 repeated a specified number of times.

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4. A method as defined in claim 1, wherein the act of deactivating the limited-use account number is conducted after the act of executing a transaction of having a dollar amount specified by the account holder.

5. A method as defined in claim 1, wherein the account information further includes a private identifier associated with the account holder, wherein the act of activating the account number is conducted only after the account holder transmits a copy of the private identifier to the account issuer.

6. A method as defined in claim 1, further comprising the act of establishing the account, wherein the account represents a line of credit provided for the account holder.

1 7. In a computer system maintained by an account issuer, a method for
2 executing a financial transaction, comprising the acts of:

3 issuing a first account number associated with an account established by the
4 account issuer, the first account number being activated such that an account holder
5 associated with the account is capable of repeatedly authorizing funds to be
6 transferred from the account using the first account number;

7 issuing a second account number associated with the account, the second
8 account number remaining inactive until the account holder requests activation
9 thereof;

10 activating the second account number in response to a request for activation
11 that is communicated by the account holder to the account issuer using a
12 transaction card;

13 transferring funds from the account in response to the account holder
14 making an authorization using the second account number; and

15 deactivating the second account number.

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17 8. A method as defined in claim 7, further comprising the act of transferring
18 funds from the account in response to the account holder making another authorization,
19 wherein the other authorization is made using the first account number, the first account
20 remaining activated after the funds have been transferred.

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22 9. A method as defined in claim 7, wherein the act of deactivating the second
23 account number is conducted upon expiration of a specified period of time that begins
24 when the act of activating the second account number is conducted.

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10. A method as defined in claim 7, wherein the act of deactivating the second account number is conducted when the act of transferring funds from the account has been conducted a specified number of times.

11. A method as defined in claim 7, further comprising the act of establishing the account, wherein the account represents a line of credit provided for the account holder.

12. A method as defined in claim 7, further comprising the act of establishing the account, wherein the account is a deposit account to which the account holder deposits funds.

1 13. In a computer system maintained by an intermediary institution, a method
2 for enabling an account number issued by another financial institution to be used to
3 execute a financial transaction under limited conditions, comprising the acts of:

4 issuing a limited-use account number to an account holder, wherein the
5 limited-use number is associated by the intermediary institution to a regular
6 account number issued by the other financial institution to the account holder;

7 activating the limited-use account number in response to a request made by
8 the account holder;

9 receiving a request from the account holder for the transfer of funds, the
10 request from the account holder having been made using the limited-use account
11 number;

12 in response to the request from the account holder, issuing a request for the
13 transfer of funds to other financial institution using the associated regular account
14 number, resulting in the other financial institution transferring funds; and

15 deactivating limited-use account number.

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17 14. A method as defined in claim 13, wherein the act of deactivating the
18 limited-use account number is conducted upon expiration of a specified period of time that
19 begins when the act of activating the limited-use account number is conducted.

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21 15. A method as defined in claim 13, wherein the act of deactivating the second
22 account number is conducted when the act of issuing a request from the account holder for
23 the transfer of funds has been conducted a specified number of times.

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1 16. A method as defined in claim 13, further comprising, prior to the act of
2 receiving the request from the account holder for the transfer of funds, the acts of:

3 receiving a request from a merchant for verification of the availability of the
4 funds using the limited-use account number;

5 issuing a request to the account issuer for verification of the funds using the
6 associated regular account number;

7 receiving a response to the request to the account issuer; and

8 forwarding the response to the merchant.

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10 17. A method as defined in claim 13, wherein the act of receiving a request
11 from the account holder for the transfer of funds is conducted after communication has
12 been established with the computer system by the account holder using a transaction card.

1 18. A method for executing a financial transaction using an account having an
2 associated limited-use account number and an associated transaction card, comprising the
3 acts of:

4 receiving a limited-use account number associated with an account
5 established by an account issuer, the limited-use account number remaining
6 inactive until the account holder requests activation thereof;

7 using the transaction card to initiate communication with the account issuer,
8 requesting activation of the limited-use account number under a limited-use
9 condition; and

10 after activation of the limited-use account number, authorizing a transfer of
11 funds using the limited-use account number under the limited-use condition,
12 wherein the limited-use account number is deactivated after the limited-use
13 condition is satisfied.

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15 19. A method as defined in claim 18, wherein the act of initiating
16 communication is conducted in response to the account holder activating a card reader
17 using the transaction card.

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19 20. A method as defined in claim 18, wherein the act of requesting activation of
20 the limited-use account number further comprises the act of selecting, by the account
21 holder, a specific time after which the limited-use number will become deactivated.

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23 21. A method as defined in claim 18, wherein the act of requesting activation of
24 the limited-use account number further comprises the act of selecting, by the account

holder, a number a specific number of transactions after which the limited-use account
number will become deactivated.